

REMARKS

Response is hereby made to the Office Action dated October 27, 1999. By this Amendment, Applicant has cancelled claims 1-19 without prejudice or disclaimer, has added new claims 20 - 32. No new matter has been added by this amendment.

The present application discloses a system for creating and administering multiple financial products based upon stored value platforms (such as smartcards). An integrated database and information server are provided that efficiently share information and tasks between various stored value programs. A server is configured to provide reusable objects and data structures that are common to multiple stored value programs. A database at the server allows data to be shared between various shared value product programs so that each consumer associates with only one database record even though that consumer may use multiple stored value products (e.g. a consumer smart card, a phone card, a travel card, a vending machine card and/or the like). An exemplary common record for a consumer includes information relating to mailing addresses, preferred language, and the like. By integrating modules and avoiding duplicate records, the record communicates with all stored value programs, so the information does not need to be repeatedly entered into the database. Moreover, new stored value programs are quickly and easily created through selection and arrangement of various reusable, shared objects stored in the database.

Specific response is made to the remarks in the Office Action:

Section 102 Rejections

The Office Action rejects prior claims 1-7 under 35 U.S.C. § 102(e), citing U.S. Patent No. 5,936,221 ("Corder et al."). Applicant has cancelled claims 1-7, but new claim 20 corresponds to prior claim 1. Applicant respectfully traverses the rejection in that the Corder system does not disclose each and every element of the amended claims. Although the Corder

reference purports to describe a system for administering a single smartcard program, Corder does not describe, *inter alia*, a system capable of supporting multiple stored value programs, each stored value program corresponding to a different financial product. In contrast to the invention articulated by the amended claims, the Corder reference only purports to provide a server for a single smartcard program. Stated another way, the Corder reference does not disclose at least that *the database includes a plurality of objects such that at least one of the objects simultaneously associates with more than one of a plurality of stored value products, wherein each of said plurality of stored value products is affiliated with one of said plurality of financial programs* as recited in the amended claim 20. Further, the Corder reference does not disclose an object-based system, nor a transaction system having a repository of objects, as recited in other claims. Moreover, the Corder reference does not expressly or impliedly suggest the inclusion of objects, a repository, or the support of multiple stored value programs into the system disclosed therein. Applicant therefore respectfully requests reconsideration of the rejection.

Section 103 Rejections

The Office Action rejects claims 8-9 under 35 U.S.C. 103, citing Corder in view of Official Notice taken by the Examiner. Prior claims 8-9 correspond to claims 26-27 in the present response. As stated above, independent claim 20 is believed to be patentable over Corder (and all other prior art of record), so claims 26-27 are believed to be patentable *a fortiori*.

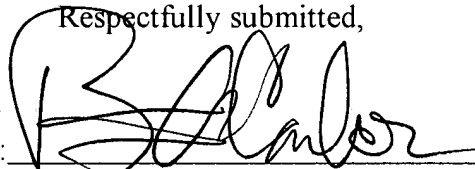
The Office Action rejects prior claims 10-19 under 35 U.S.C. § 103 citing only Official Notice taken by the Examiner. Claims 10-19 have been cancelled by this amendment, but new claim 28 corresponds to prior claim 10. Applicant respectfully points out that the Examiner has

not cited any basis in prior art for rejecting the claims, but has merely concluded that the invention of claim 10 is obvious. Nevertheless, Applicant has amended the claim so that it now clearly recites that *each object provides a functionality and associates with one or more of a plurality of stored value programs, each stored value program corresponding to one of said plurality of financial products*. Applicant requests reconsideration of the rejection and allowance of all pending claims.

CONCLUSION

The applicant respectfully submits that the present application is in condition for allowance because all claims patentably distinguish the prior art of record. Accordingly, a Notice of Allowance respecting all pending claims is earnestly solicited. The Examiner is invited to telephone the undersigned if such would advance prosecution of this case in any way.

Dated this 27th day of January, 2000.

Respectfully submitted,

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